THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) The Government has not received any communication from the All India Bank Employees Association (AIBEA) with regard to the names of defaulters of banks being made public by them. However, Credit Information Bureau (India) Limited is maintaining a database on suit-filed accounts of Rs. 1 Crore and above and non suit-filed accounts (wilful defaulters) of Rs. 25 Lacs and above. The information can be accessed at CIBIL website *www.cibil.com.*

(c) and (d) Government of India and Reserve Bank of India have stipulated certain steps for recovery of loans, which, *inter-alia,* include evolving and implmenting a recovery policy by banks, filing of suits in civil courts/DRTs, issue of notices under SARFAESI Act, 2002, compromise settlement and monitoring and follow up of NPAs at various levels. The Credit Information Companies (Regulation) Act, 2005 has been enacted to provide for regulation of credit information companies and to facilitate efficient distribution of credit. Credit Information Bureau has been set up to disseminate information on borrowers to the banks.

Double Taxation Avoidance Treaty with Mauritius

134. SHRIMATI N.P. DURGA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that India and Mauritius discussed about the Double Taxation Avoidance Treaty recently in the light of abolition of long-term capital gains tax; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) No, Sir.

(b) Does not arise.

Loans to poor people

135. PROF M.M.AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government have formulated any scheme to provide loan for the poor people in the country;

(b) if so, the details thereof;